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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application. The amendments to the claims find full support in the specification and/or claims as originally filed.

Listing of Claims:

(Currently Amended) A method of payment in a purchasing action
performed by means of an electronic communication device between a customer using
said electronic communication device and a provider offering goods or services,
comprising the steps of:

building up a voice channel connection between said customer and said provider offering goods or services via a communication channel of said communication device, wherein a telecommunication provider authenticates customer identification data using a subscriber identification module (SIM) of said electronic communication device prior to establishing said connection wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM);

upon receipt of a purchase order from said customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon acknowledgement of said electronic bill by said customer, transmission of the a money transfer order from said customer to a payment provider via the telecommunication provider, wherein the telecommunication provider authenticates that

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the customer is authorized to give a money transfer order using the subscriber identification module (SIM) of said electronic communication device;

execution of said money transfer order by said payment provider by debiting an account of said customer; sending a receipt of payment, which includes an encrypted digital signature of the payment provider, to said customer;

confirming the encrypted digital signature of said receipt by a confirmation center; and

forwarding said receipt of payment to said provider offering goods or services.

2. (Cancelled)

- 3. (Previously Presented) The method of claim 1 wherein said authentication is performed by a telecommunication provider via a service channel of said communication device.
- 4. (Previously Presented) The method of claim 1 wherein said authentication is performed before transmission of said money transfer order to said payment provider.
- 5. (Previously Presented) The method of claim 1 wherein said authentication is performed after transmission of said money transfer order to said payment provider.
- 6. (Original) The method of claim 1 wherein transmission of said electronic bill, of said money transfer order and of said receipt of payment is performed via a service channel of said communication device.

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7. (Cancelled)

8. (Previously Presented) The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a internet connection.

9. (Cancelled)

- performed by means of a cellular standard communication device between a customer using said cellular standard communication device and a provider offering goods or services, wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM), the The method according to claim 6 wherein the electronic communication device is a cellular standard communication device and further wherein said communication between said customer and said provider offering goods or services is performed via a voice channel of said communication device, and transmissions of an electronic bill from said provider offering goods or services to said customer, of the money transfer order from said customer to a payment provider and of a receipt of payment, which includes an enerypted digital signature of the payment provider, from said payment provider to said customer, are performed via a service channel of the cellular standard network.
- 11. (Original) The method of claim 10 wherein an authentication of said customer is provided by a telecommunication provider in the cellular standard network via said service channel.

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12. (Currently Amended) A computer program product comprising computer program code means adapted to perform the following steps when run on an electronic communication device:

building up a voice channel connection between said customer and said provider offering goods or services via a communication channel of said communication device, wherein a telecommunication provider authenticates customer identification data using a subscriber identification module (SIM) of said electronic communication device prior to establishing said connection wherein the customer is identified as being authorized to give a money transfer order using a subscriber identification module (SIM);

upon receipt of a purchase order from said customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon acknowledgement of said electronic bill by said customer, transmission of the a money transfer order from said customer to a payment provider via the telecommunication provider, wherein the telecommunication provider authenticates that the customer is authorized to give a money transfer order using the subscriber identification module (SIM) of said electronic communication device;

execution of said money transfer order by said payment provider by debiting an account of said customer; sending a receipt of payment, which includes an encrypted digital signature of the payment provider, to said customer;

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confirming the encrypted digital signature of said receipt by a confirmation center; and

forwarding said receipt of payment to said provider offering goods or services.

- 13. (Original) The computer program product of claim 12 embodied on a computer readable medium.
- 14. (Previously Presented) The computer program product of claim 13 wherein said communications device is a personal computer.
 - 15. (Cancelled)
- 16. (Previously Presented) The method of claim 1 wherein said account is maintained by said telecommunications provider.
 - 17. (Cancelled)
 - 18. (Cancelled)
 - 19. (Cancelled)
- 20. (Previously Presented) The method of claim I wherein said electronic communication device is a personal computer.
 - 21. (Cancelled)
 - 22. (Cancelled)

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23. (Previously Presented) The method of claim 12 wherein said electronic communication device is a personal computer.